



A STUDY ON THE WORK LIFE BALANCE AMONGST WORKING WOMEN IN PUBLIC SECTOR BANKS WITH SPECIAL REFERENCE TO LUCKNOW REGION, INDIA

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ABSTRACT

India is a country with diverse traditions and customs. Since ages, the role of women was confined to household chores and limited to domestic issues. The women's education and participation of women as workers was negligible. Indian women is distinct from their western counter parts in that they do not shed their conventional roles as mothers and house wives inspite of their professional responsibilities. The concern over work-life balance is gradually becoming a common talk especially for women employees. Work life balance is a state of equilibrium in which the demand of both professional and personal life is equal. Each role having different set of demands and when such role demands overlap, multiple problems are faced. The jobs of banking sector are turning more stressful on account of intense competition, unleashed by globalization. The research is conducted among working women in public sector banks with special reference to State Bank Of India, Bank Of Baroda and Bank Of India in Lucknow region. This research study aims to identify the factors preventing women employees from aspiring for higher post and to figure out the Work Life Balance initiatives and policies undertaken by public sector banks.

KEYWORDS: Work life balance, Globalization, Working women, Public sector banks, Professional responsibilities.

1. INTRODUCTION

Today, women constitute an important section of the workforce. We see women working in almost all types of professions demonstrating that there is no gender difference in work. In fact many organizations say that women are playing a vital role in uplifting the organization. This is a positive development that women are making their presence in different walks of life. However, the present situation also shows of a large number of well-qualified women who due to various circumstances have been left out of their jobs. The problems faced are several but significantly, most often the "break in their careers" arises out of motherhood and family responsibilities."

Studies have shown that the majority of women are working 40-45 hrs/week out of which almost 53% of them struggle to achieve work-life-balance. The reason behind this struggle is that they are being challenged by the demands of their organization versus the commitments of their home. They need to manage the daily requirements of their family on one side and the multiple schedules, meetings, business requirements and other routine responsibilities at work. The pressures of the work or personal life can lead to stress. According to studies, it has been found that such situation affects person's health both physiologically and psychologically.

Today with increasing demands at work place, the interface between work life and personal life assumed significance which demands more attention. Achieving a good balance between work and family commitments is a growing concern for contemporary employees and organizations. It is not surprising then that there is increasing interest among organizational stakeholders (e.g. CEOs, HR managers) for introducing work-life balance policies in their organizations. Women at work need to be taken care of, by their employers. Employers have to work out schemes that would not only attract and retain the employees for a longer period but also make them highly productive.

From as far back as the 1960s studies have proliferated (Lewis and Cooper, 2005, p. 9) on the linkages between work and family roles, originally concerned mainly with women and work-family stress. Work life balance is a state of equilibrium in which the demand of both professional and personal life is equal. Each role having different set of demands and when such role demands overlap, multiple problems are faced. In reality life and work over-lap and interact. It means the capacity to schedule the hours of professional and personal life so as to lead a healthy and peaceful life.

Work-life balance has been defined as 'satisfaction and good functioning at work and at home with a minimum of role conflict' (Clark, 2000: 751). As such, it is sometimes characterized by 'the absence of unacceptable levels of conflict between work and non-work demands' (Greenblatt, 2002: 179). Work-life balance and implies 'the extent to which individuals are equally involved in- and equally satisfied with — their work role and family role' (Greenhaus and Singh, 2003, p. 2), thus suggesting that by giving equal priority to both roles, work-family conflict — mutually incompatible pressures from the two domains — could be rapidly resolved. Thus, when demands from the work and non-work domains are mutually incompatible, conflict may occur. For this reason, a lack of balance between work and non-work is commonly conceptualized as work/family conflict or work/non-work conflict. It is not a new concept. Work life balance has emerged as a hot topic in recent years fuelled in part by changing

trends in women's social roles. As women are increasingly encouraged to seek self-fulfilment in demanding careers, they also face intensified pressures to sacrifice themselves for their children by providing "intensive parenting", highly involved childrearing and development. When a woman achieves a successful work-life balance, she has job satisfaction and becomes highly committed and productive and succeeds in her career.

Benefits Of Work Life Balance

Employer's Benefit

- Reduce Absenteeism
- Improve Productivity
- Attract Skilled Employee
- Decrease Employee Turnover
- Enhance Diverse Recruitment & Retention
- Lower Recruitment And Training Cost
- Increase Return On Investment As Employee Stay Longer

Employee's Benefit

- Less Stress
- Better Health
- Less Distraction
- High Job Satisfaction
- Flexibility At Workplace
- High Morale And Motivation
- Proximity To Home And Family

2. LITERATURE REVIEW

The literature on Work-life balance with different prospective are studied and available, in recent years, there has been an increased interest in work family interface in the human resource management literature, especially regarding the sources and outcomes of conflict between these two spheres. A number of studies have addressed this issue from different perspectives. Personal social support was also found to be associated with job satisfaction and organizational commitment. Erdwins et al. (2001) also noted spousal and supervisor's support responsible for significant variations in the work family conflict.

Haben (2001) asserts that women who choose to work and have family responsibilities could also be role models for other females. Haben also argues that role models who balance powerful executive positions and life experiences demonstrate that qualified people are attracted and retained in an organization; as a result, the organization is more confident about placing women in administrative positions.

Marcinkus et al. (2006) found that the women generally received more personal social support than work - based social support from maximum available sources. They also revealed that work - based social support was positively associated with job satisfaction, organizational commitment and career accomplishment.

Ronald J. Burke, Mustafa Koyuncu and Lisa Fiksenbaum (2008), Argue qualified women are entering professional and managerial ranks within organizations, they continue to have difficulties in advancing their careers. It has been suggested that the biggest obstacle to women's career advancement lies in the atti-

tudes, biases and prejudices of their male colleagues and their organizational cultures.

Lu et al. (2009) found that child care responsibilities, working hours, monthly salary and organizational family - friendly policy were positively related to the conflict component of work family balance whereas new parental experience, spouse support, family-friendly supervisors and co-workers had significant positive effects on the facilitation component of work-family balance. Moreover the authors stated that in comparison with the effects of work-family conflict, work to family facilitation had positive effects on work and life attitudes.

Previously, the female workforce in India was mainly employed in non-managerial, subordinate or low-profile positions. Now, they occupy almost all categories of positions in the workplace. These changes in work culture have added to women's duties and responsibilities to their family as well as to society (Mathew & Panchanatham 2009a; 2009b). Despite this newfound work culture, and even though more and more women are joining the workforce, the conflicts between competing work demands and personal and family needs increases.

According to Peters, Montgomery, Bakker and Schaufeli (2005), pressures from the job and family domains are often incompatible, giving rise to imbalance. The employed parents can achieve the balance between their work and family lifestyle by receiving social support from the employer in terms of appropriate amount of time and energy given to fulfill their individual needs and values. (Kofodimos, 1993). This helps to maintain balance between work and family affairs and diminishes stress (Cohen and Syme, 1985; Deelstra et al., 2003). It was found that child care responsibilities, working hours, monthly salary and organizational family - friendly policy were positively related to the conflict component of work family balance whereas new parental experience, spouse support, family-friendly supervisors and co-workers had significant positive effects on the facilitation component of work-family balance.

Social support can be bifurcated into two facets such as organizational support and family related support (Brough and Pears, 2004). Work related social support comes from the organizational members, such as peers and supervisors, where an employee works, whereas personal social support comes from spouse, parents, children, extended family or friends. However, researchers found that support from the husband was positively associated to curb out conflict in the wife's roles (Aryee, 1992; Barling, 1986). Social support is believed to have a positive impact on the working roles performed by women at work places by enhancing job satisfaction and creating balance, thereby eliminating work-family conflicts (Carlson and Perrewew, 1994). It is one of the important resources for working women to manage their work and family domains.

The need for organizations is to be aware of the concept of work-life balance and its importance in managing workplace stress cannot be over-emphasized. Therefore, the purpose of the study is to investigate into work-life balance policies and practices in the selected institutions; make the appropriate recommendations concerning the concept and how it can be utilized to manage stress among employees in order to maximize their output.

It is patent from the above review that study of women executives in banking sector is totally an unexplored area and very few research study has been conducted in Lucknow region. The present study is undertaken to bring the gap left by earlier researcher. The objective of research is to study the work life balance of working women in banking sector. This paper attempts to identify the various factor which helps to maintain work life balance among women employees in banking sector.

3. MATERIALS AND METHODS

3.1 Objectives Of The Study

Based on the identified research gap, the general objective of the present study was to explore the WLB challenges faced by women employee in public sector banks in Lucknow region.

- To study the factors hindering career advancement of women in banking sector.
- To study the impact of over work on the health of women employees in banking industry.
- To study the initiative taken by the organization for effective work life balance.

3.2 Hypotheses

- The working environment in public sector banks is positive and healthy.
- The working women of public sector banks have positive attitude about the work life balance.
- The initiatives taken by the banks have positive effect on their working women.

3.3 Data Collection

Data is collected through primary as well as secondary sources. Primary data was collected by questionnaire survey method based on a pilot study. The data is collected through filling of questionnaire from female employees and personal discussions. The questionnaire was designed to collect data on issues related to work life balance. The statements/items for the questionnaire were formed after consulting relevant literature and some relevant research conducted in the area. The survey was conducted in public sector banks in lucknow region of U.P (India). The researcher has personally visited the branches of different types of banks and given the questionnaire to the respondents. Women employees in public sector banks were surveyed. Convenient survey method was adopted for collecting data. Besides attitudes scale, the survey questionnaire also included a section to capture the general profile of respondents. They were asked about their demographic background including age, education level, marital status, job level, year of experience, nature of organization. The researcher has delivered the questionnaire to about 200 employees but out of that only 171 responded, yielded a response rate of 85.5%.

Secondary sources consist of books, periodicals, newspapers, journals and Research articles to support the research.

3.4 Period Of The Study

The study was conducted from June'2016 to September'2016.

3.5 Study Area

Lucknow region is the study area. Lucknow is multi-linguistic, multi-ethnic, multi-religious and multi-cultural city. This diversity makes it more attractive for this research. Lucknow though small in geographical area, has branches of all leading public sector banks.

3.6 Research Instrument

The questionnaire are based on a five- point Likert scale. The employee performance and work – family balance were assessed on a five point Likert type scale ranging from 1 = “strongly disagree” to 5 = “strongly agree”, whereas job satisfaction was assessed on a scale ranging from 1 = “very dissatisfied” to 5 = “very satisfied”. Work – family balance and work – family conflict are two sides of the same picture, so the same scale that was used earlier for measuring work – family conflict was used to measure work – family balance.

4. RESULT AND DISCUSSION

Table 1 Demographic Profile Of Respondents

Variable		Frequency
AGE	Below-30	40(23.3)
	30-40	65(38.01)
	41-50	51(29.82)
	Above 50	15(8.7)
Education status	Graduate	38(22.22)
	Post graduate	42(24.6)
	Prof. qualification	91(53.21)
Designation	Branch manager	15(8.77)
	Asst. manager	39(22.80)
	Officer /Executives	51(29.82)
	Non Executives	66(38.59)
Experience	0-10 years	31(18.13)
	10-20 years	70(40.93)
	20-30 years	50(29.24)
	Above 30	20(11.69)
Salary range	20,000-30,000	40(23.39)
	30,000-40,000	68(39.76)
	40,000-50,000	42(24.56)
	Above 50,000	21(12.28)

It can be seen from the table that the 38.01 per cent of the women respondent is aged between 30 and 40 years and around thirty per cent of the respondent is aged between 41-50 years of age. Only 15 respondents forming 8.7 per cent are concentrated in the age group of above 50 years. Twenty three percent of respondents are in the age group of below 30.

As regards educational status 91 respondents (53.21 percent) are professionally qualified while women employees forming 24.56 percent are postgraduate qualified and 22.22 percent are graduate.

As for designation of bank employees, 66 employees constituting 38.9 percent are non-executives; 51 respondents (29.82 percent) are executives; 39 respondents (22.8 percent) are assistant managers; 15 (8.77 percent) are branch managers.

As far as experience is concerned 31 employees (18%) have experience less than 10 years, 68 employees forming 41% are aged between 10-20 years. Fifty employees (29.24 percent) are having experience between 20-30 years. Only

11.7 percent of employees have got experience of more than 30 years of banking service.

the entry level earning less than Rs. 20,000, nineteen employees (15.8 percent) are earning above Rs. 40,000.

An analysis of salary structure reveals that 40 employees (62.5 percent) are earning between 20000-40000 per month. While 26 employees (21.7 percent) are at

As for type of family 152 (88.89%) belong to nuclear family and 19 are in Joint family.

Table 2: Factors Preventing Women From Aspiring For Higher Posts

Factors	Strongly Agree	Agree	Indifferent	Disagree	Strongly Disagree	Mean value	Standard Deviation	Coefficient of variation
Combining domestic work and office work leaves no time for making us fit for higher posts.	80	45	10	20	16	3.89	1.3	34.72
Strain of frequent tours and field visits	40	30	20	40	41	2.92	1.5	51.92
Fear of transfer which disturbs family life and domestic peace	90	50	11	10	10	4.16	1.3	27.63
Physical strain necessitating longer hours of stay in the office	50	35	30	22	34	3.26	1.5	15.75
Taking care of the family	70	50	10	11	10	3.57	1.2	33.77
Difficulty of better judgment and quick decision making required in higher posts.	10	23	13	82	43	2.26	1.1	50.81

Above table shows various factors hindering women employees from aspiring for higher level posts in banking sector. It is the factor 3 which occupies first rank viz. fear of transfer which disturbs family life and domestic peace. Combining domestic work and office work leaves no time for making us fit for higher posts has been ranked second hindering factor. The women employee's very need to take care of their family has been ranked third hindering factor. Another factor of

fear of transfer associated with promotion is the fourth one standing in the way of women's advancement in their career. It is clear from the lower rank scored by other factors namely physical strain, lack of sense of judgment and inability to take quick decision and need to take tour and field visits are not the critical factors obstructing their upward movement in banking hierarchy.

Table 3: Physical Stress Factors Of Women Employees

Factors	Strongly Agree	Agree	Indifferent	Disagree	Strongly Disagree	Mean value	Standard Deviation	Coefficient of variation
Feel tired or depressed	70	40	15	22	24	3.64	1.46	40.25
Prone to frequent headaches	52	43	14	30	32	3.30	1.51	40.90
Change in usual sleeping habits	48	41	17	28	37	3.38	1.54	45.64
Given up activities you enjoy the most	85	55	10	12	9	3.64	1.21	33.46
Change in food habits	60	45	15	21	30	3.49	1.29	37.13
Frequent medical problems	81	43	12	20	15	3.90	1.33	34.30

Above table shows various physical stress factors of women employees working in banking sector. It is the factor 3 which occupies first rank viz. change in usual sleeping habits of working women employees. The working women are prone to severe headaches because of over stress and has been ranked second factor. They feel tired or depressed due to work overload and is ranked as third stress factor.

Another stress factor is change in food habits. Due to shortage of time they are taking fast foods or junk foods and many times they skip food or do not eat at proper time. They are also prone to frequent medical problems and gave up activities they enjoy most like they are not able to give time to their hobbies. These are ranked as fifth and sixth stress factor.

Table 4: Work Life Policies & Practices

Factors	Excellent	Good	Average	Poor	Not Practiced	Mean value	Standard Deviation	Coefficient of variation
Flexible work time	9	11	7	80	64	1.95	1.06	54.82
Leave policy of the organizations	8	17	22	83	41	2.22	1.065	47.98
Personal development and wellness program	-	5	8	49	101	1.42	0.61	42.9
Child care facility	-	-	-	10	161	2.12	1.08	51.26
Maternity leave	86	61	10	8	6	4.24	1.00	23.58
Housing facility	90	50	10	10	10	4.15	0.95	23.09
Organizes holiday camps & picnics	46	43	65	7	10	3.63	1.09	30.21
Counseling employees on their family problems	-	-	20	70	81	1.64	0.68	41.49
Transport facility	85	63	5	10	8	4.21	1.06	23.31
Easy Loans facility	140	20	11	-	-	4.75	0.55	11.77

An attempt was made to find out the extent of facilities given by the banks in Public sector banks for women to achieve work-life balance. The various measures have been listed in table 4. It is apparent from the table that there are no flexible working hours in the opinion of women. The mean score of 1.95 indicating negative opinion and strengthens the non existence flexi working hours in banks. More than 80 percent of women executives have expressed that there is no work home facility in banks or the facility provided by banks are very poor. Similarly more than 88 percent deplored the absence of employee assistance programme for counseling family problems. The mean score of 1.64 indicates the absence of

such facility. As regards wellness and personal development program, 92 percent of women executives regretted lack of those facilities. As per the views, 76 percent of women executives, restrictions hold them from taking even eligible leave facility. Heavy work pressure and hectic competition in banking arena are stated to be the factors interfering with the freedom to go on leaves. Almost all respondents told categorically that absence of crèche facility which hinders baby boomers to take care of their babies. They are satisfied by maternity leave facility, housing facility, transport facility and easy loan facility with having a high mean value of 4.24, 4.15, 4.21 and 4.75 respectively.

Table 5: Work Life & Family Conflict

Factors	Strongly Agree	Agree	Indifferent	Disagree	Strongly Disagree	Mean value	Standard Deviation	Coefficient of variation
Long time hours at work hinders family responsibilities	98	45	9	10	9	4.24	1.12	26.6
Job produces strain that make it difficult to fulfill family duties	70	47	24	20	10	3.85	1.22	31.88
The amount of time my job taken causes behavioral and educational problem in children	85	40	22	15	9	4.03	1.20	29.86
Work emergencies at office affects domestic life	61	46	14	32	18	3.58	1.40	39.16
Women professionals are not able to utilize their full potential because of family responsibilities.	102	47	5	9	8	4.32	1.07	24.82

Work-family conflict has been researched in the table 6. Eighty four percent of the respondents have affirmed the statement that the demands of work interfere with family life with the mean score of 4.24 points to the interference of work

with the family life. The eighty three per cent of women surveyed reported that they are not able to utilize their full potential because of family responsibilities. Sixty eight percent of the respondents felt that banking job is stress borne involv-

ing mental work. It strains as well as drains the physical and mental vigour. Therefore they could not work energetically at home. The strain and pains experienced by women executives in balancing professional duties and domestic obligations. Almost sixty two percent of the respondents held that they have to alter their plans to accommodate work related responsibilities. In other words they told that they have to miss family functions and social events due to their inability to take leave. The mean score of 3.58 evidences the fact that their work obligations are something that cannot be compromised despite domestic obligation. Almost seventy three percent agree that the amount of time they spend on job, leave very little time for children. They are not able to find quality and quantity

time for their children which causes behavioral and educational problem among children. Since Indian women executives have to shoulder dual responsibilities as home maker as well as career women, they find it very difficult to do full justice to both the roles. The last statement sheds light on the fact that 88 percent of women executives are unable to utilise their full potential due to pressing family responsibility. A mean score of 4.32 highlights under utilisation of potential of women executives in banks caused by family responsibilities. The positive response to all the negative statements listed above shows that women employee in banks experience work-life conflict.

Table 6: Effects Of Work Life Balance On Performance

Competitive advantage	Excellent	Good	average	Poor	Not Practiced	Mean value	Standard Deviation	Coefficient of variation
Provided better service	90	51	20	5	5	4.26	0.97	22.92
Reduce absenteeism	85	47	13	16	10	4.05	1.71	42.34
Reduce operating cost	61	22	11	40	37	3.17	0.59	18.7
Make smarter decisions	74	35	20	22	20	3.59	0.72	20.1
Increase retention	80	45	11	22	13	4.91	1.06	21.6

The findings of the study reveal the majority of the women employees feel comfortable in their work place by employing work life balance policy irrespective of their trivial personal and work place irritants. The mean value of above four and nearly four in all factors shows that a practical and workable work-life balance policy provide better service, reduce absenteeism, reduce operating cost and increase retention.

Work life balance entails attaining equilibrium between professional work and other activities, so that it reduces friction between official and domestic life. Work life balance enhances efficiency and thus, the productivity of an employee increases. It enhances satisfaction, in both the professional and personal lives.

5. CONCLUSION

It is manifest from the above study that women employees working in banking industry find it very difficult to balance home life and work life because of non existence of measures aimed at achieving work life balance in banking industry in Lucknow. This is one of the major factors hindering women executives from climbing the organizational ladder despite having the requisite qualification, good communication skill and competency to handle responsibilities associated with higher jobs.

In this backdrop banks have to restructure the jobs to address work life conflict through initiatives like flexi working hours, job sharing, compressed work scheduled, work home options, shift system, job splitting etc.. Banks have to take initiative to provide childcare facilities and have to make the transfer policy a little to favour married women employees. All these measures have potential to address the current challenges faced by women employees and thereby enabling them to improve their performance by leaps and bounds.

For future sustainability, banks need to ensure they not just encourage but mandate a practical and workable work-life balance policy, benefiting and meeting the needs of both the banks and its women employees. The inclusion of work-life balance in banks policies would then be used as a tool in managing stress in the lives of employees and increase their productivity in their various workplaces. This would ultimately help the organizations build a happy and vibrant workforce who are ready to cooperate with management in achieving organizational goals.

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